FTC, Office of Sec'y, Room H-135 (Annex W) 600 Pennsylvania Ave NW

RE: Business Opportunity Rule R511993

To Whom It May Concern:

This letter is in regards to the proposed Business Opportunity Rule R511993. In its present form, I believe it would prevent me from continuing to opperate the business I have built as a XanGoTM Independent Distributor. I have worked very hard to build my organization and this rule will not only effect me but all the honest, hard working people in my downline. The added income I receive each month from my XanGoTM business is crudial to my daily living and is for many in my organization.

Some of the proposed rules would make it almost impossible for me and my downline to operate as independent contractors. The proposed seven -day waiting period gives the implecation that there is something wrong with either me or the XanGoTM business plan. XanGoTM already has a 90% buyback policy for all products as well as sales kits purchased by a distributor. All new enrollees have a 30 day 100% money back guarantee, this procedure in place by XanGoTM already insures that no one can be hurt by the XanGoTM business opportunity. The XanGoTM sales kit is only \$35 and people everyday buy cars, TVs and many other items costing thousands of dollars with out having to wait seven days.

The proposed rule requiring disclosure of atleast 10 prior purchasers nearest to the prospective purchaser will put some people in uncomfortable if not dangerous situations. As a woman, I would feel that my safety and privacy is jeopardized. In your ruling, what action do you plan to take to insure my safety from predators?

In my XanGoTM business, we make no claims as to how much money someone will make. They are presented an opportunity and what they make is limited only by their own desires.

As for the legal action requirement, in todays sue-happy society, legal actions can be brought about by anyone with the ability to obtain an attorney. Unless this portion of the bill is altered, many innocent people can be greatly damaged.

Many people are becoming financially secure daily because of great companies like XanGoTM, thereby lessening the burden on the government. While I know there are unscrupulous people and companies, XanGoTM is not among that crowd. It is an honor and I am proud to be an independent XanGoTM distributor.

Your proposed rule (R511993) will have devastating effects on me and my fellow distributors. Please do not make it impossible for us to present a real business opportunity to our friends and families.

With regards, Betty Schudy